

09717700-112000

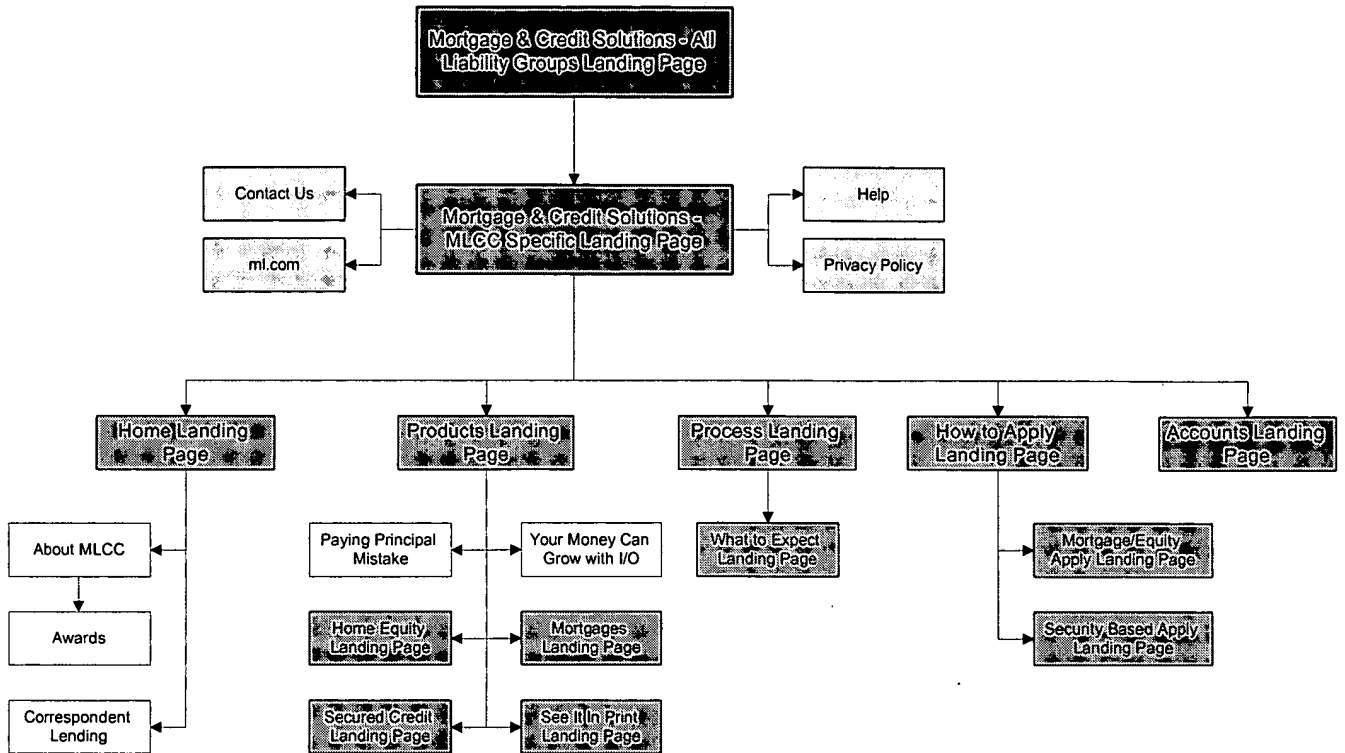


FIG. 1

000211-004160

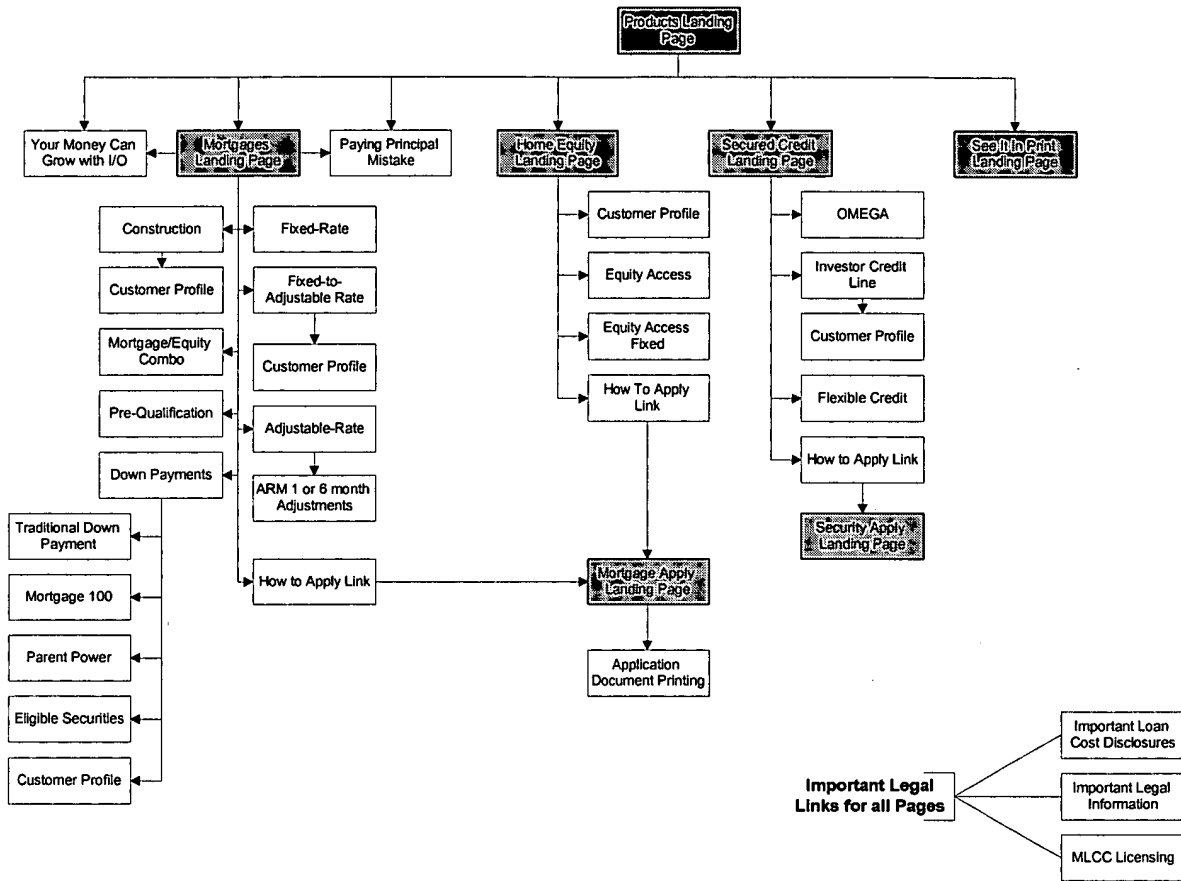


FIG. 2

000211-004760

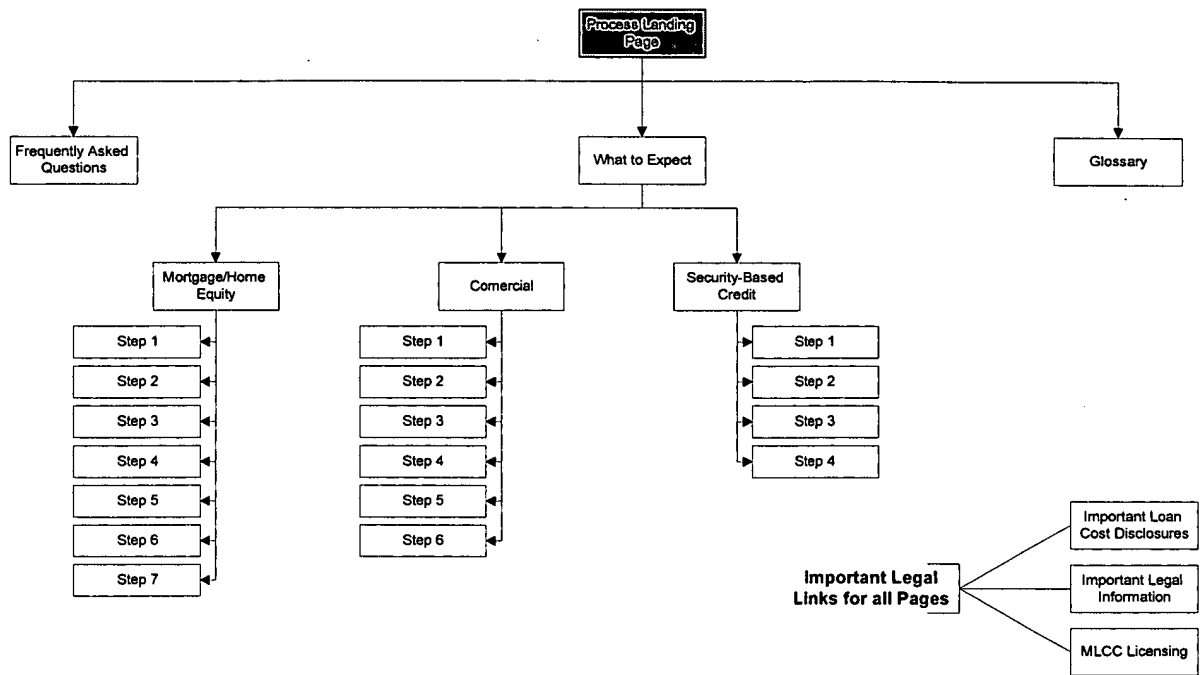


FIG. 3

0971700-112000

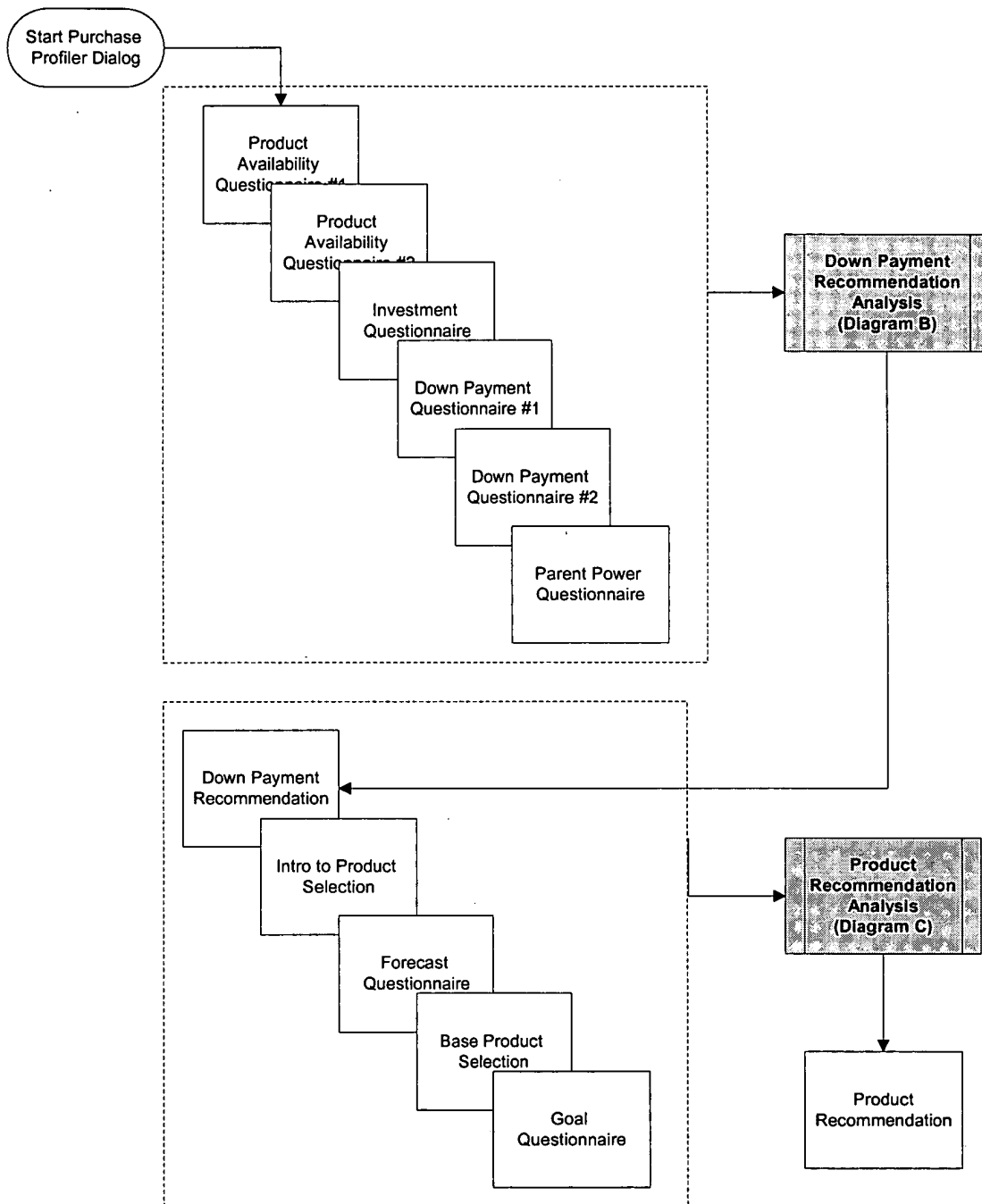


FIG. 4

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graph TD
    Start([Start Down Payment Analysis]) --> Deduct[Deduct the amount needed for closing cost (4%) and origination costs (1%) from available funds.]
    Deduct --> Rate{Is the rate of return less than the lowest interest rate from the available products 1 point rate structure?}
    Rate -- Yes --> Eliminate[Eliminate Mortgage 100 Program as the #1 recommendation]
    Eliminate --> B2((B2))
    Rate -- No --> Calculate[Calculate pledge amount required for 100% and 90% financing]
    Calculate --> Fund100{Does client have enough in available funds to pledge for 100% financing?}
    Fund100 -- Yes --> Rec100[Mortgage 100 Program is recommended w/ 100% financing]
    Rec100 --> End1([End Down Payment Analysis])
    Fund100 -- No --> Fund90{Does client have enough in available funds to pledge for 90% financing?}
    Fund90 -- Yes --> Rec90[Mortgage 100 Program is recommended w/ at least 90% financing]
    Rec90 --> End2([End Down Payment Analysis])
    Fund90 -- No --> B2
  
```

Closing Costs will be estimated at 4% of the purchase price. Closing cost paid by others are used to reduce the closing costs needed.
Note: Points paid by others will not be taken into account in the down payment analysis

B2 This indicates to go to Diagram B2 - Down Payment Recommendation Analysis Continued...

FIG. 5

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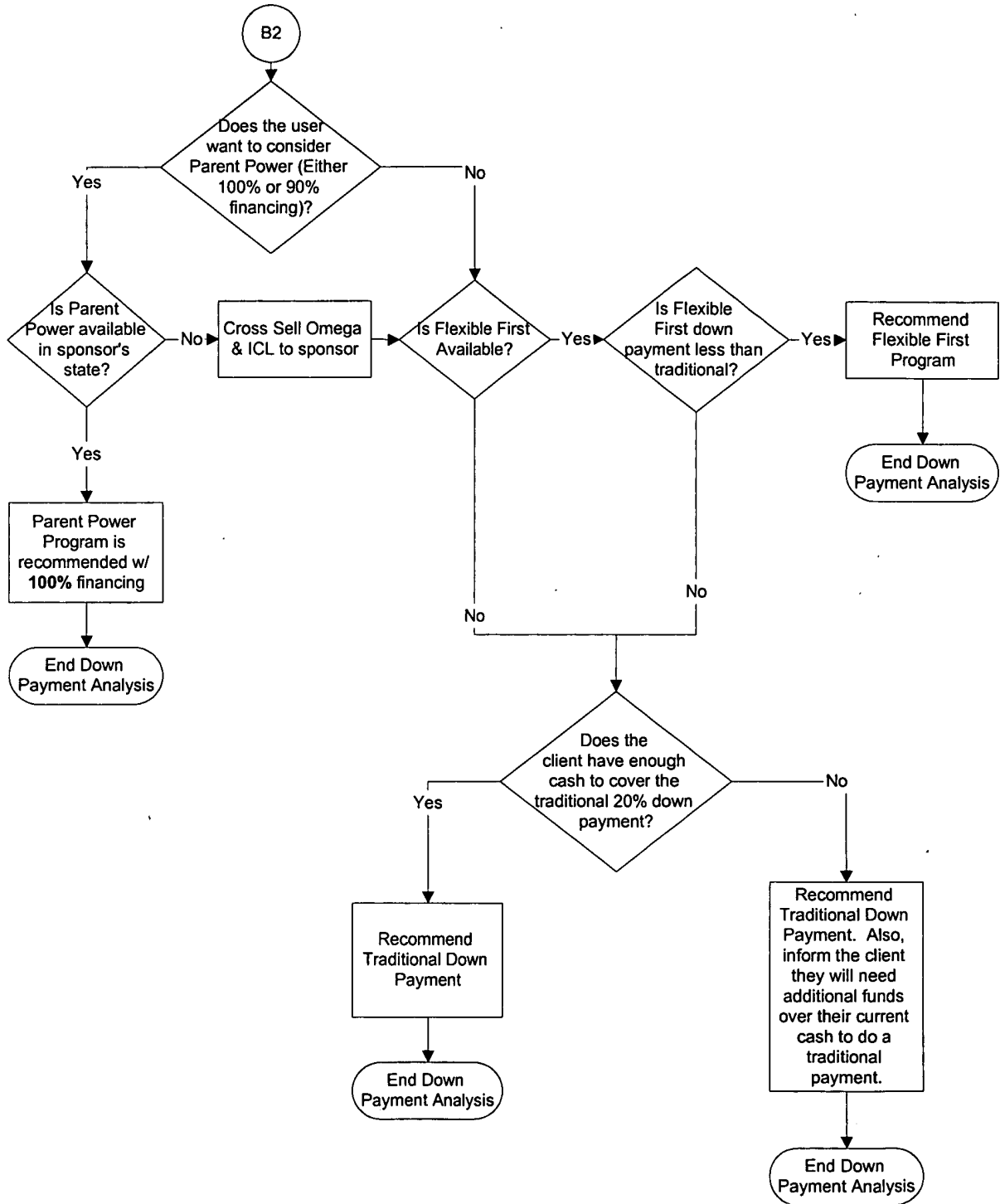


FIG. 6

09747700-112000

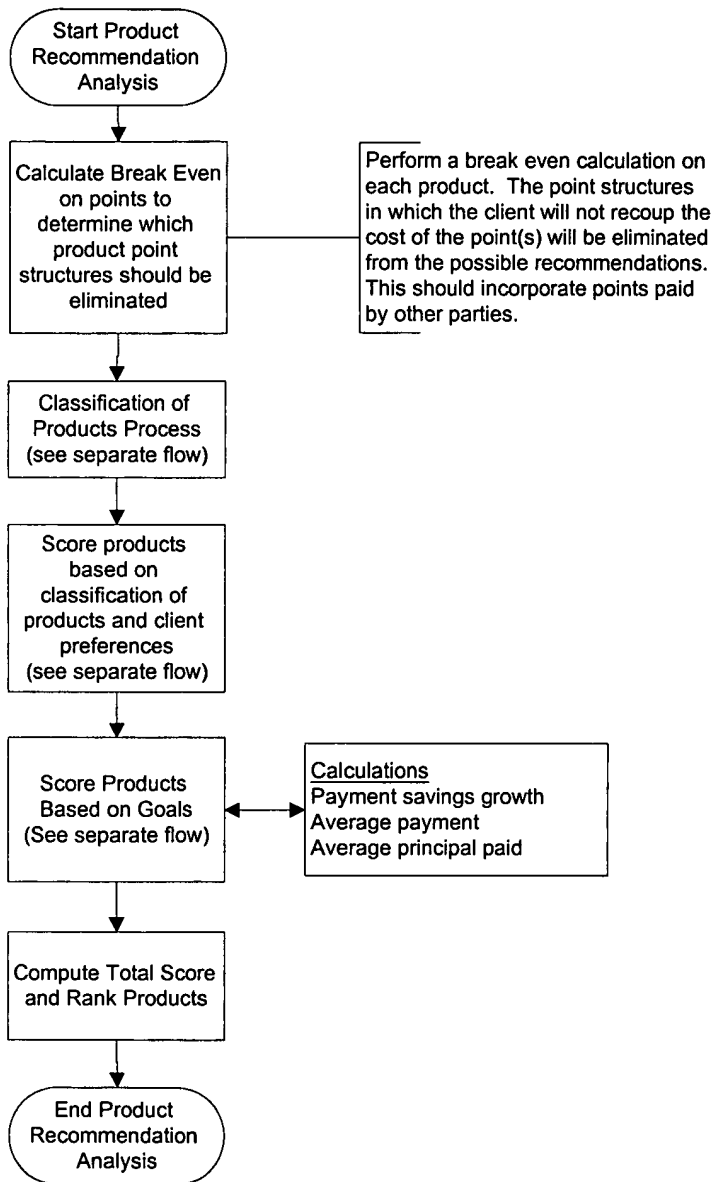


FIG. 7

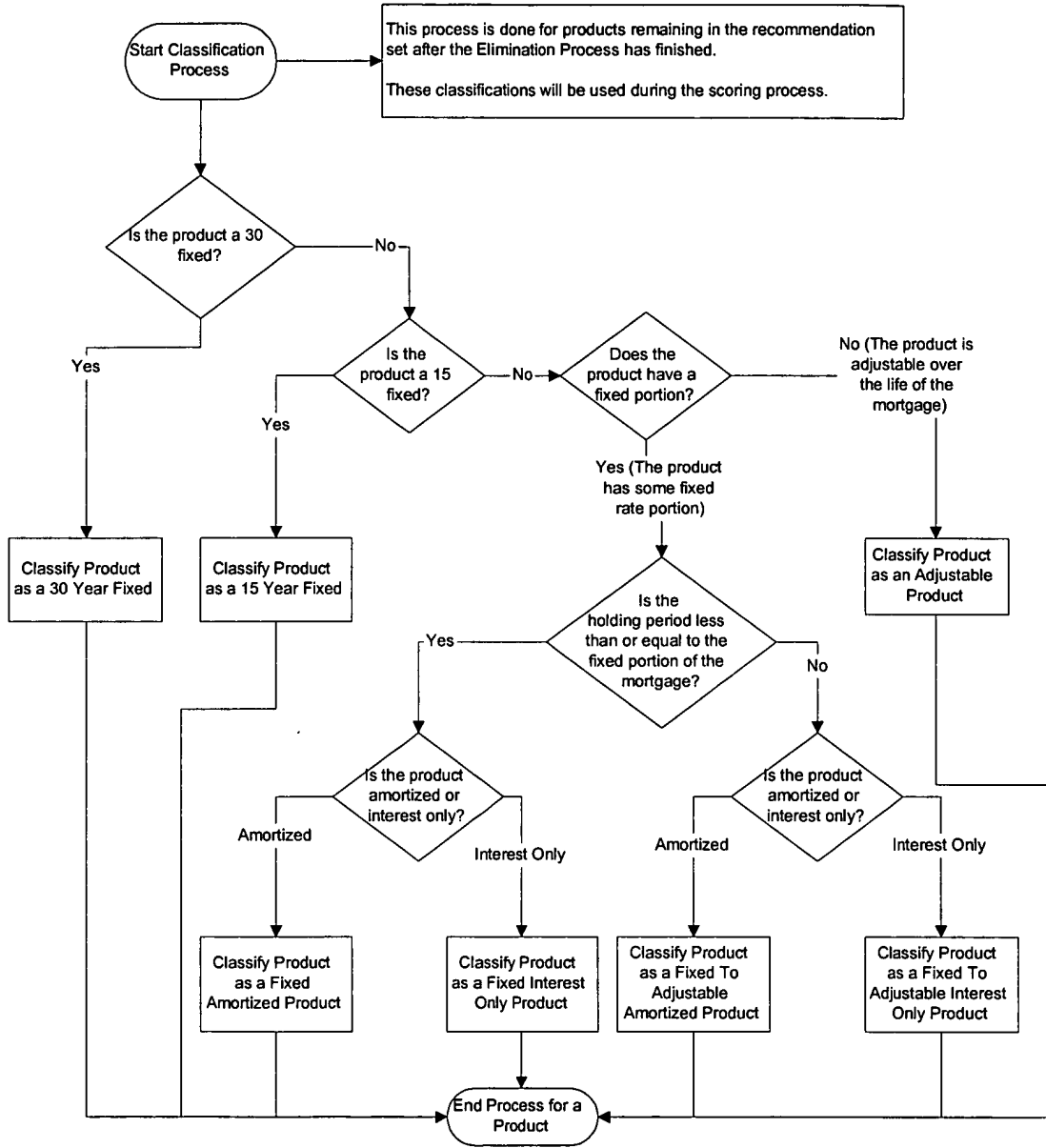


FIG. 8


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graph TD
    A([Start Scoring Process]) --> B[Score Income Trend]
    B --> C[Score Comfort Level with fluctuating payments]
    C --> D[Score Income Variance]
    D --> E[Score Fixed Rate Products]
    E --> F([End Scoring Process])
  
```

The flowchart illustrates the Scoring Process, which begins with 'Start Scoring Process' and proceeds through five sequential steps: 'Score Income Trend', 'Score Comfort Level with fluctuating payments', 'Score Income Variance', 'Score Fixed Rate Products', and finally 'End Scoring Process'.

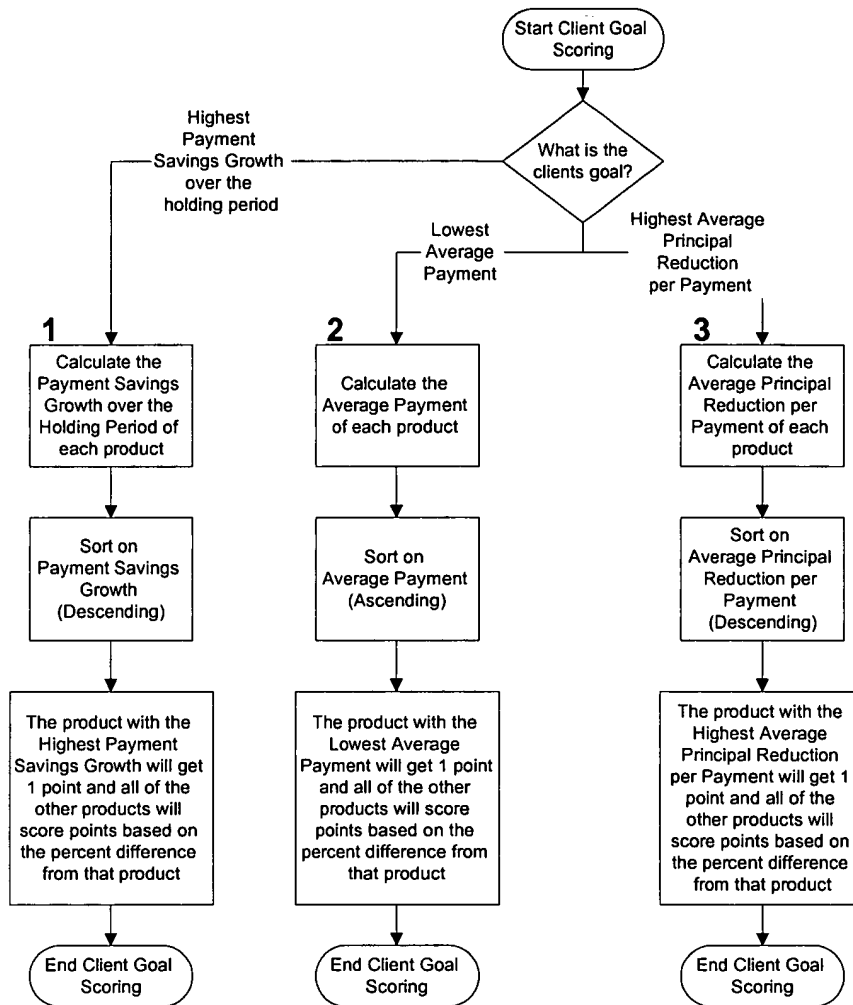
Income Trend	30	15	FA	FO	FAA	FAO	A6	A1
Increase	0.00	0.25	0.25	0.50	0.00	0.50	0.50	0.50
Stay the same	0.75	0.75	0.75	0.75	0.00	0.00	0.00	-0.50
Decrease	1.25	-3.00	1.00	2.00	-0.50	-0.50	-0.50	-1.00

Comfort Level	30	15	FA	FIO	FTAA	FTAO	A8	A1
Low	1.00	1.00	1.00	1.00	-0.50	-0.50	-3.00	-3.00
Moderate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1.00
High	0.00	0.00	0.00	0.00	0.50	0.50	1.00	1.00

[illegible]

Holding Period	30	15	FA	FIO	FTAA	FTAIO	A6	A1
Fixed Rate	.5	.5	.5	.5	0	0	0	0

FIG. 9



**** Note:** The clients interest rate prediction will be used in the calculation of the monthly payment to adjust the interest rate up or down.

1 Payment Savings Growth = [Future value of Initial Point Savings/Loss at the end of the holding period] + [Future value of payment savings each month over the holding period]

2 Average Payment = [Total of All payments over the holding period (or term if shorter)] / [Total number of payments over the holding period (or term if shorter)]

3 Average Principal Reduction per payment = [Total of principal applied over the holding period (or term if shorter)] / [Total number of payments over the holding period (or term if shorter)]

Payment Savings/Loss = [Base product payment] - [Payment of product being compared to the base product]

Initial Point Savings/Loss = [Base product initial points] - [Initial points of product being compared to the base product]

FIG. 10

09/12/00 - 11:00

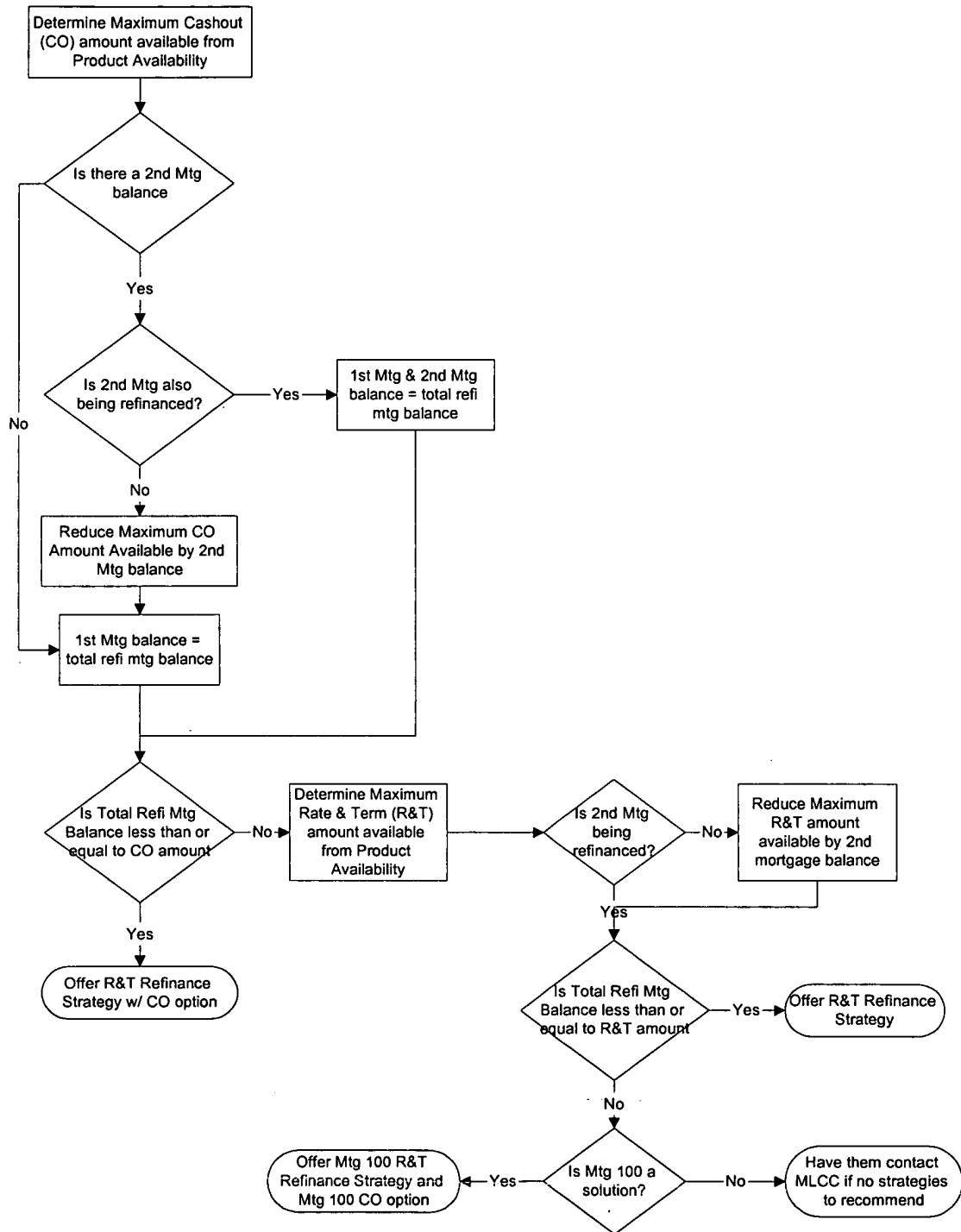


FIG. 11

09717700-112000

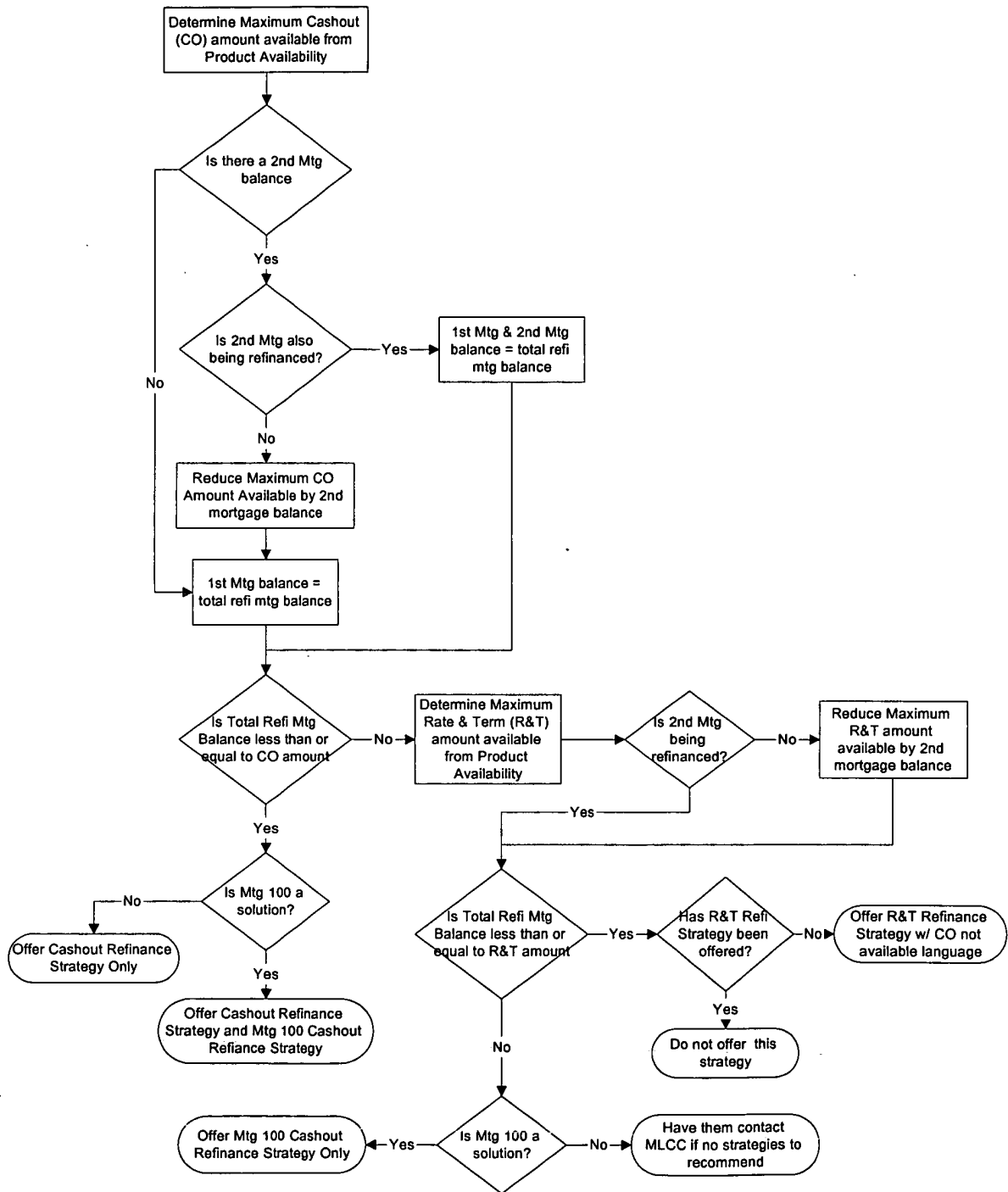


FIG. 12

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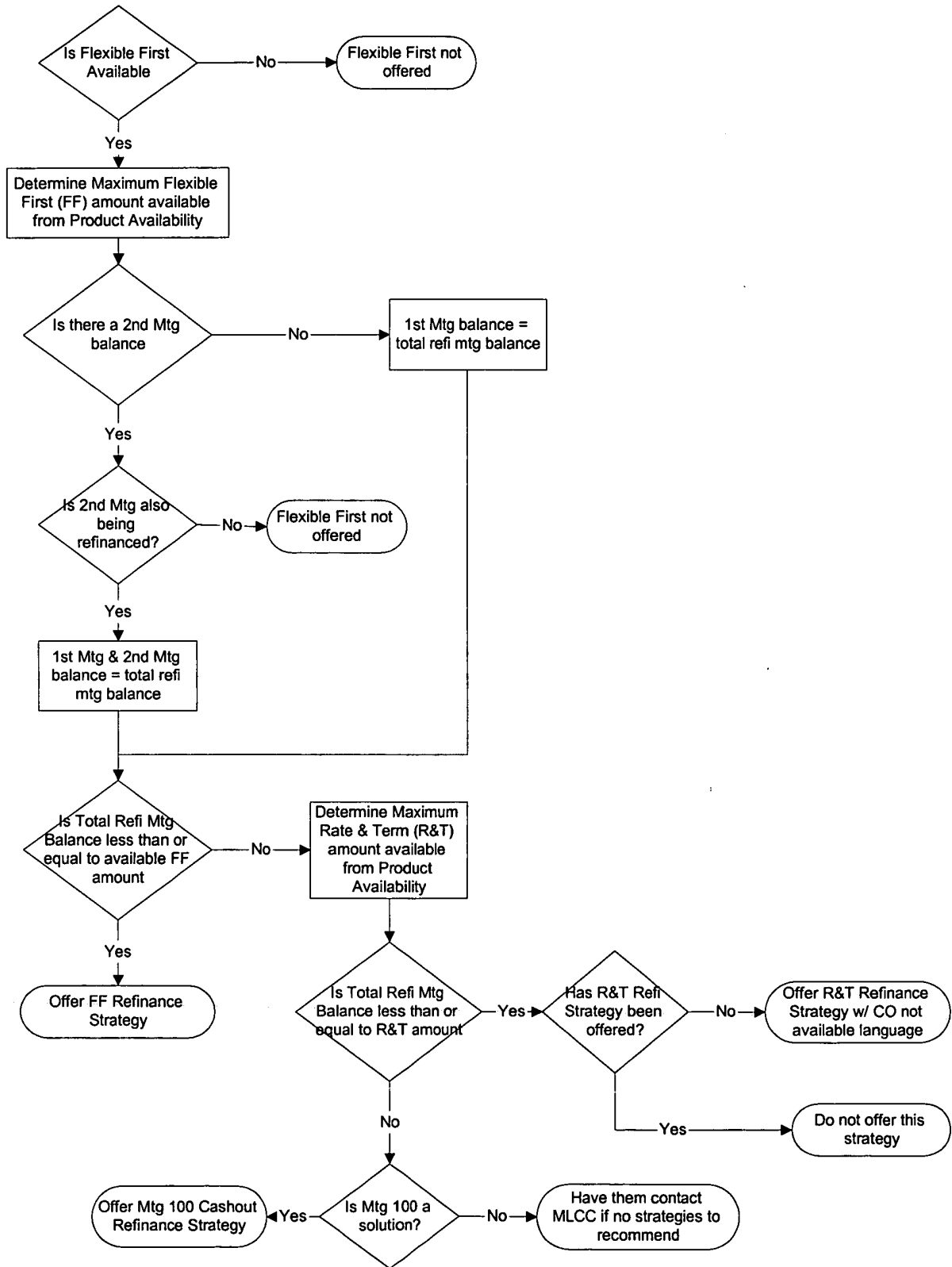


FIG. 13

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graph TD
    Start([Start]) --> Step1[Determine Maximum Cashout (CO) amount available from Product Availability for 2nd liens]
    Step1 --> Decision1{Is there a current 1st mortgage balance that will not be consolidated?}
    Decision1 -- No --> Step2[Committed equity = $0]
    Decision1 -- Yes --> Decision2{Is there a 2nd Mtg balance}
    Decision2 -- No --> Step3[1st Mtg balance = committed equity]
    Decision2 -- Yes --> Decision3{Is 2nd Mtg being refinanced?}
    Decision3 -- No --> Note1([Equity Loan cannot be offered - explain to user])
    Decision3 -- Yes --> Step4[1st Mtg & 2nd Mtg balance = committed equity]
    Step2 --> Step5[Calculate Available Equity (Maximum CO amount available - committed equity)]
    Step3 --> Step5
    Step4 --> Step5
    Step5 --> Decision4{Is Available Equity within State Limits?}
    Decision4 -- No --> Note2([Equity Loan cannot be offered - explain to user])
    Decision4 -- Yes --> End([Offer Equity Loan Strategy])
  
```

FIG. 14

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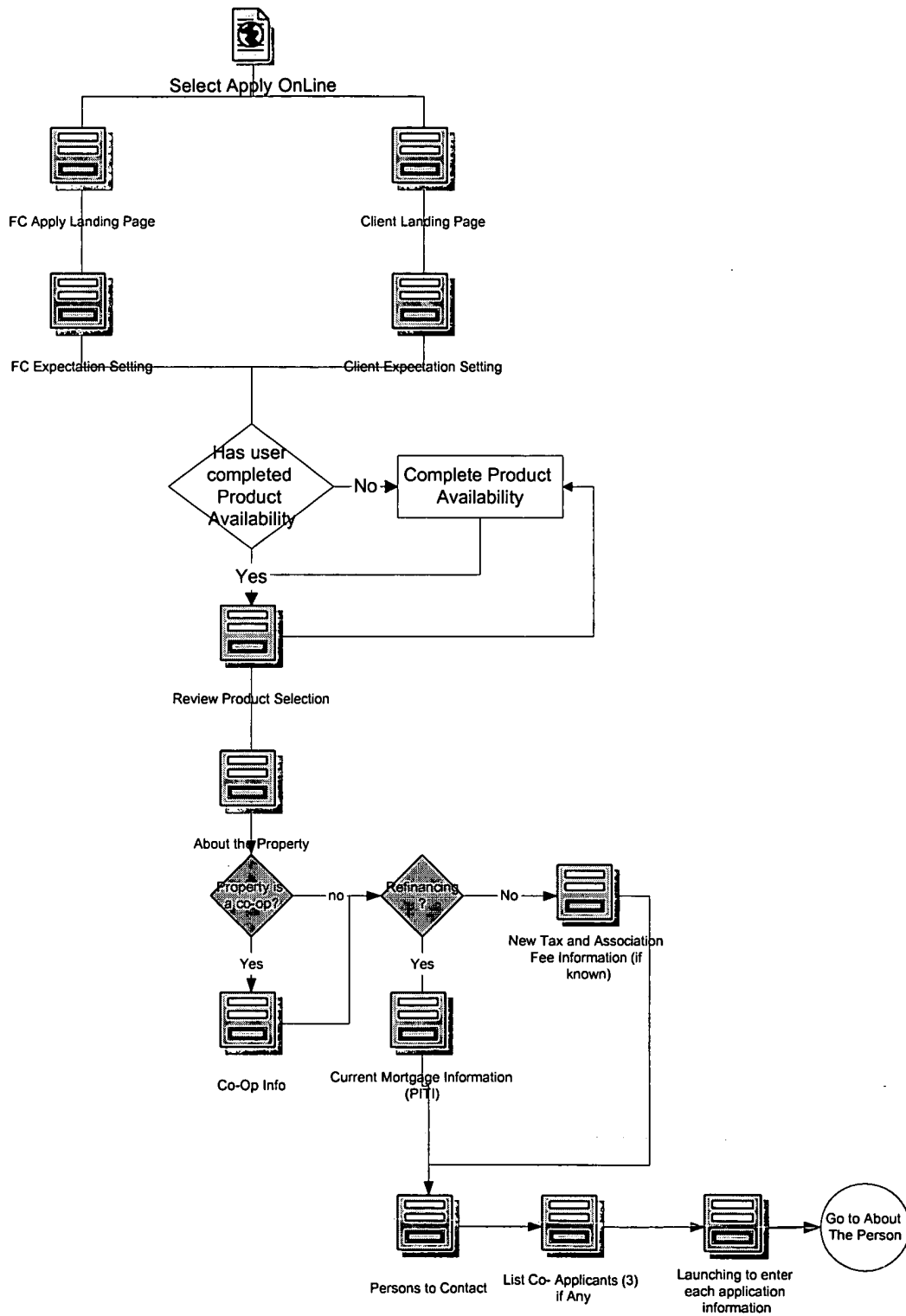


FIG. 15

The flowchart illustrates the HomeBridge application process for two applicants, starting from a central point 'From the Property' and branching into two parallel paths for each applicant. The process is divided into several sections: 'About Yourself', 'About The Co-Applicant', 'Current Residence', 'Real Estate Schedule', 'About Your Profession and Job Related Income', 'Income', 'Any Business Interests', 'About Your Business Interests (4)', 'About Your Assets and Non-Merrill Accounts', 'Asset Eligibility Questions', 'Obligations', 'Credit Related Questions', 'Legal Information for the Government', and 'Acknowledgments and Agreements (FCs skip this)'. The process concludes with a decision 'More applicant's?' leading to 'all applicants have gone through their app' and finally 'To Summary and Closing'.

```

graph TD
    Start([From the Property]) --> AboutYou[About Yourself]
    Start --> AboutCo[About The Co-Applicant]
    
    AboutYou --> CurrentRes[Current Residence]
    AboutCo --> CurrentRes
    
    CurrentRes --> RentalInfo[Rental Information]
    CurrentRes --> RealEstate[Real Estate Schedule]
    
    RentalInfo --> AtResidence{at residence > 2 years?}
    RealEstate --> AtResidence
    
    AtResidence -- No --> PriorRes[Prior Residence]
    AtResidence -- Yes --> RealEstateAll[Real Estate Schedule (all other properties)]
    
    RealEstateAll --> AboutProf[About Your Profession and Job Related Income]
    RealEstateAll --> AboutCoProf[About Your Profession and Job Related Income]
    
    AboutProf --> Employed{Employed > 5 years?}
    AboutCoProf --> Employed
    
    Employed -- Yes --> PreviousEmp[Previous Employer]
    Employed -- No --> Income[Income]
    Employed -- No --> Income
    
    PreviousEmp --> Income
    
    Income --> AnyBusInt[Any Business Interests?]
    Income --> AnyBusInt
    
    AnyBusInt -- Yes --> AboutBusInt[About Your Business Interests (4)]
    AnyBusInt -- No --> AboutBusInt
    
    AboutBusInt --> AboutAssets[About Your Assets and Non-Merrill Accounts]
    AboutBusInt --> AboutAssets
    
    AboutAssets --> AssetElig[Asset Eligibility Questions]
    AboutAssets --> AssetElig
    
    AssetElig --> Obligations[Obligations]
    AssetElig --> Obligations
    
    Obligations --> CreditRel[Credit Related Questions]
    Obligations --> CreditRel
    
    CreditRel --> LegalGov[Legal Information for the Government]
    CreditRel --> LegalGov
    
    LegalGov --> AckAgree[Acknowledgments and Agreements (FCs skip this)]
    LegalGov --> AckAgree
    
    AckAgree --> MoreApplicants{More applicant's?}
    AckAgree --> MoreApplicants
    
    MoreApplicants --> AllApplicants[all applicants have gone through their app]
    MoreApplicants --> AllApplicants
    
    AllApplicants --> ToSummary([To Summary and Closing])
    AllApplicants --> ToSummary
  
```

FIG. 16

00024-000-112000

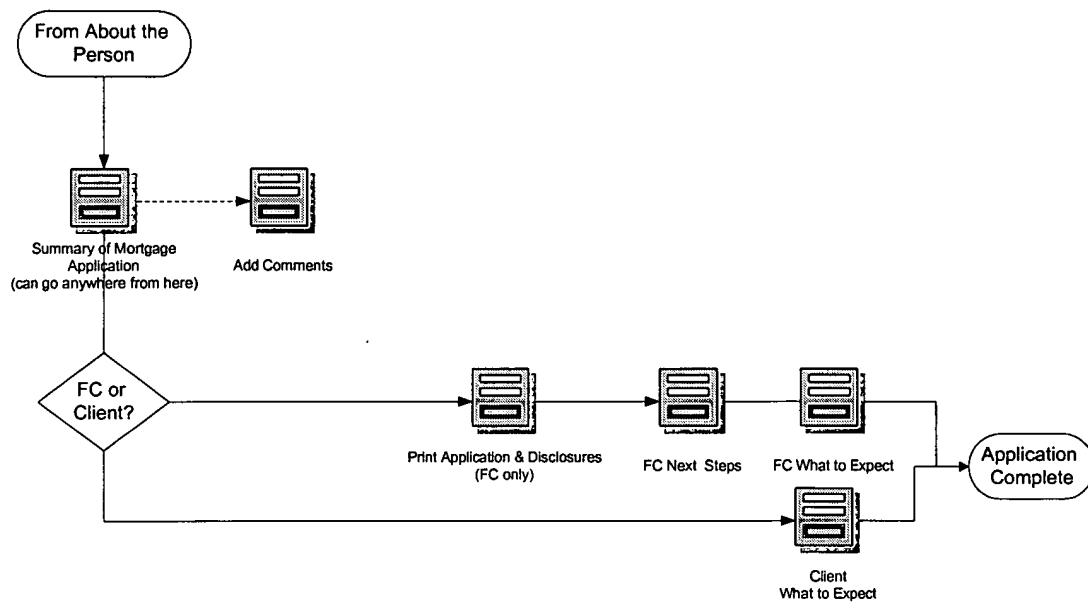


FIG. 17